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**BEFORE THE BOARD OF PATENT APPEALS  
AND INTERFERENCES**

Application Number: 09/671,424  
Filing Date: September 27, 2000  
Appellant(s): GRANDCOLAS ET AL.

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John M. Harrington (Reg. No. 25,592) for  
George T. Marcou ( Reg. No. 33,014)

For Appellant

**EXAMINER'S ANSWER**

This is in response to the appeal brief filed 06/16/07 appealing from the Office action  
mailed 06/01/07.

**(1) Real Party in Interest**

A statement identifying by name the real party in interest is contained in the brief.

**(2) Related Appeals and Interferences**

The examiner is not aware of any related appeals, interferences, or judicial proceedings which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

**(3) Status of Claims**

The statement of the status of claims contained in the brief is correct.

**(4) Status of Amendments After Final**

The appellant's statement of the status of amendments after final rejection contained in the brief is correct.

**(5) Summary of Claimed Subject Matter**

The summary of claimed subject matter contained in the brief is correct.

**(6) Grounds of Rejection to be Reviewed on Appeal**

The appellant's statement of the grounds of rejection to be reviewed on appeal is correct.

**(7) Claims Appendix**

The copy of the appealed claims contained in the Appendix to the brief is correct.

**(8) Evidence Relied Upon**

**(9) Grounds of Rejection**

The following ground(s) of rejection are applicable to the appealed claims:

As a preliminary matter, the IDS filed 1/07/08 has been reviewed and entered.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 51 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,539,361) Richards et al, hereafter Richards.

As per claim 51, Richards discloses, A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising: receiving a session request from a user using a transaction card at an interactive interface to access said self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user (col. 11, line 46-col. 13, line 54, col. 14, line 15-22 and line 56-col. 15, line 65 and col. 16, lines 17-50); selectively associating said session request with pre-stored parameters for configuring a standardized user specific interactive interface, wherein said parameters consist at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of

parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user (col. 16, lines 10-67 and col. 17, line 1-col. 18, line 4); and displaying said standardized customer-specific interactive interface to provide said user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a local or international user (col. 22, line 30-col. 23, line 52, col. 24, lines 9-21 and line 46-col. 25, line 40). It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and local or international user. Richards did not expressly disclose “ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user. However, Richards does disclose a touch screen which includes an icon which indicates in one or more languages that to commence a transaction the user should touch the screen –col. 11, lines 46-49 and the card reader reading the card data – col. 12, line 33-37. This is interpreted as determining the status of the user as a customer or a non-customer and a local or international user.

As per claim 52, Richards discloses, A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising: receiving a session request from a user using a transaction card at an interactive interface to access said self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-

customer and a status of the user as a vision impaired or vision unimpaired user (col. 11, line 46-col. 13, line 54, col. 14, line 15-22 and line 56-col. 15, line 65, col. 16, lines 17-50, and col. 35, lines 13-29); selectively associating said session request with pre-stored parameters for configuring a standardized user specific interactive interface, wherein said parameters consist at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a vision impaired or vision unimpaired user (col. 16, lines 10-67 and col. 17, line 1-col. 18, line 4); and displaying said standardized customer-specific interactive interface to provide said user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a vision impaired or vision unimpaired user (col. 22, line 30-col. 23, line 52, col. 24, lines 9-21 and line 47-col. 25, line 40). It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and vision impaired or vision unimpaired user. Richards did not expressly disclose “ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user. However, Richards does disclose a touch screen which includes an icon which indicates that to commence a transaction the user should touch the screen –col. 11, lines 46-49 and the card reader reading the card data – col. 12, line 33-37. This is interpreted as determining the status of the user as a customer or a non-customer. Richards in col. 7,

line16-18 – “Alternative embodiments of the invention may include other output devices such as audio speakers” which indicates that a person who is visually impaired can use the ATM machine.

**(10) Response to Argument**

**Appellants’ argue on page 4, paragraph 3:** Richards fails to teach or suggest the invention as claimed in claim 51 in the following respects: receiving a session request from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user.

**Examiner’s Response:**

Richards does disclose and suggest the invention as claimed in claim 51 according to the claim limitations. The session request is performed by the server 90 when the screen 30 is touched the server 90 receives a message indicating the customer has touched the icon on the display screen ... then a screen is produced instructing the customer to insert their card into the card reader mechanism and in response to receiving the message to enable the card reader from the device application portion and the card input by the customer which includes indicia with which the URL may be encoded on the customer’s card (col. 11, lines 46-66 and col. 12, lines 2-25 and lines 33-61). Column 13, lines 1-25 discuss how the customer is identified which is derived from the inputs to input devices other than or in addition to the card data (col. 22, line 30-col. 23, line 52 and continues to col. 25, line 40 in discussing how the ATM knows

that the customer is a foreign customer (Non-customer) or customer or local or international user. Richard discloses the limitations in the alternative of non-customer and international (foreign user). It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and local or international user. Richards did not expressly disclose “ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user. However, Richards does disclose a touch screen which includes an icon which indicates in one or more languages that to commence a transaction the user should touch the screen –col. 11, lines 46-49 and the card reader reading the card data – col. 12, line 33-37. This is interpreted as determining the status of the user as a customer or a non-customer and a local or international user. As recited above, Richards screen is produced instructing the customer to insert their card into the card reader mechanism and in response to receiving the message to enable the card reader from the device application portion and the card input by the customer which includes indicia with which the URL may be encoded on the customer’s card (col. 11, lines 46-66 and col. 12, lines 2-25 and lines 33-61). Column 13, lines 1-25 discuss how the customer is identified which is derived from the inputs to input devices other than or in addition to the card data (col. 22, line 30-col. 23, line 52 and continues to col. 25, line 40 in discussing how the ATM knows that the customer is a foreign customer (Non-customer) or customer or local or international user.

**Appellants’ argue on page 6 paragraph 3:**



Richards likewise fails to teach or suggest the invention as claimed in claim 52 for at least the following: Receiving a session from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as vision impaired or vision unimpaired user as recited in claim 52.

**Examiner's Response:**

In claim 52 Richards discloses the claim limitations as follows; The session request is performed by the server 90 when the screen 30 is touched the server 90 receives a message indicating the customer has touched the icon on the display screen ... then a screen is produced instructing the customer to insert their card into the card reader mechanism and in response to receiving the message to enable the card reader from the device application portion and the card input by the customer which includes indicia with which the URL may be encoded on the customer's card (col. 11, lines 46-66 and col. 12, lines 2-25 and lines 33-61). Column 13, lines 1-25 discuss how the customer is identified which is derived from the inputs to input devices other than or in addition to the card data (col. 22, line 30-col. 23, line 52 and continues to col. 25, line 40 in discussing how the ATM knows that the customer is a foreign customer (Non-customer) or customer or local or international user. Richards further discloses the status of the user in the alternative as being vision unimpaired and the other claim limitations are addressed above. It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and vision impaired or vision unimpaired

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user. As recited above, Richards screen is produced instructing the customer to insert their card into the card reader mechanism and in response to receiving the message to enable the card reader from the device application portion and the card input by the customer which includes indicia with which the URL may be encoded on the customer's card (col. 11, lines 46-66 and col. 12, lines 2-25 and lines 33-61). Column 13, lines 1-25 discuss how the customer is identified which is derived from the inputs to input devices other than or in addition to the card data (col. 22, line 30-col. 23, line 52 and continues to col. 25, line 40 in discussing how the ATM knows that the customer is a foreign customer (Non-customer) or customer or local or vision unimpaired by the customer touching the screen and reading the indicia on the card that is inserted into the mechanism to begin the transaction.

#### **(11) Related Proceeding(s) Appendix**

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

/Ella Colbert/

Primary Examiner

Art Unit 3696

February 19, 2008

Conferees:

Appeals Conference Specialist

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/H. K./

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